

In re:
Gia N. Scott
Debtor

Case No. 13-20439-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

db Gia N. Scott, 554 E. Marwood Road, Philadelphia, PA 19120-2628
13330004 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Attn: Bankruptcy Department,
PO Box 630267, Irving, TX 75063)
13453382 Ocean Cable Group, Inc. c/o, William F. Sweeney, Esquire,
Baginski, Mezzanotte, Hasson and Rubinat, Suite 500 - Public Ledger Building,
150 W. Independence Mall West, Philadelphia, PA 19106
13219359 +PHILA GAS WORKS, 800 W MONTGOMERY AVE,3F, PHILADELPHIA, PA 19122-2898,
ATTN:BANKRUPTCY UNIT
13200876 +Philadelphia Gas Works, Bankruptcy Unit, P.O. Box 3500, 800 W. Montgomery Ave, 3rd Flr,
Philadelphia, PA 19122-2806
13218399 +Police and Fire Federal Credit Union, 901 Arch Street, Phila., Pa. 19107-2495
13200879 +Rhonda Manley, c/o Saltz Mongeluzzi, et al, ATTN: Robert N. Braker, Esquire,
1650 Market Street, 52nd Floor, Philadelphia, PA 19103-7390
13273785 Ronald G. McNeil, Esquire, 1333 Race Street, Philadelphia, PA 19107-1585
14335750 Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 08 2019 03:28:54 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 08 2019 03:28:01
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 08 2019 03:28:49 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13248601 +EDI: AFNIRECOVERY.COM Jun 08 2019 07:08:00 Afni, Inc, PO Box 3667,
Bloomington, IL 61702-3667
13240549 EDI: AIS.COM Jun 08 2019 07:08:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
13295483 E-mail/Text: megan.harper@phila.gov Jun 08 2019 03:28:54 City of Philadelphia,
Law Department - Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Flor,
Philadelphia, PA 19102-1595
13327296 +EDI: WFFC.COM Jun 08 2019 07:08:00 Deutsche Bank National Trust Company, Et al.,
Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014,
3476 Stateview Boulevard, Fort Mill, SC 29715-7203
13260193 +E-mail/Text: ISAC.Bankruptcy@illinois.gov Jun 08 2019 03:27:30
Illinois Student Assistance Commission, 1755 Lake Cook Rd, Deerfield IL 60015-5209
13200871 EDI: IRS.COM Jun 08 2019 07:08:00 Internal Revenue Service, Bankruptcy Division,
P.O. Box 7346, Philadelphia, PA 19101-7346
13245473 +E-mail/Text: bankruptcypgroup@peco-energy.com Jun 08 2019 03:27:45 PECO Energy Company,
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13220198 EDI: WFFC.COM Jun 08 2019 07:08:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
13258605 +EDI: WFFC.COM Jun 08 2019 07:08:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
MAC#D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Federal National Mortgage Association agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
ANDREW F GORNALL on behalf of Creditor NATIONSTAR MORTGAGE LLC agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
BRIAN CRAIG NICHOLAS on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
D. TROY SELLARS on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For Soundview Home Loan Trust 2006-Wf2, Asset-Backed Certificates, Series 2006-WF2 D.Troy.Sellars@usdoj.gov
DENISE ELIZABETH CARLON on behalf of Creditor Federal National Mortgage Association bkgroup@kmllawgroup.com
JEROME B. BLANK on behalf of Creditor Deutsche Bank National Trust Company, et. al. paeb@fedphe.com
KIMBERLY A. BONNER on behalf of Creditor WELLS FARGO BANK, NA kab@jsdc.com, jnr@jsdc.com
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamela.thurmond@phila.gov, karena.blaylock@phila.gov
ROBERT N. BRAKER on behalf of Creditor Rhonda Manley rbraker@smbb.com
RONALD G. MCNEIL on behalf of Debtor Gia N. Scott r.mcneill@verizon.net
THOMAS I. PULEO on behalf of Creditor Federal National Mortgage Association tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com
WILLIAM F. SWEENEY on behalf of Ocean Cable Group william.sweeney@libertymutual.com, diane.murphy@libertymutual.com

TOTAL: 15

Information to identify the case:

Debtor 1 Gia N. Scott
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **13-20439-amc**

Social Security number or ITIN **xxx-xx-5142**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gia N. Scott

6/6/19

By the court:

Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.